

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 05-12460-bif

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Christian R Keeley
6325 Old Carversville Road
P.O. Box 205
Carversville, PA 18913

Social Security No.:

xxx-xx-4751

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: June 3, 2005

Bruce I. Fox

Judge , United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0313-2
Case: 05-12460

User: Jeanette
Form ID: 180

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Total Served: 69

Date Rcvd: Jun 03, 2005

The following entities were served by first class mail on Jun 05, 2005.

db +Christian R Keeley, 6325 Old Carversville Road, P.O. Box 205, Carversville, PA 18913-0205
aty +JEFFREY C. MCCULLOUGH, Bond & McCullough, 16 N. Franklin Street, Suite 300,
Doylestown, PA 18901-3536
tr +MICHAEL H. KALINER, Jackson Cook Caracappa & Bloom, 312 Oxford Valley Road,
Fairless Hills, PA 19030-2610
smg +City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1504
smg Commonwealth of PA, Bureau of Accounts Settlements, P.O. Box 8901, Attention: Bankruptcy Unit,
Harrisburg, PA 17105
smg Trans Union Credit Information, P.O. Box 5000, Crum Lynne, PA 19022-2005
smg +U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street,
Philadelphia, PA 19106-4404
6709122 +ABC Supply, 40 Conyngham Ave., Wilkes-Barre, PA 18702-5614
6709128 +AT&T CCO, C/O Risk Management Alternatives, 802 E. Martintown Road, Suite 201,
North Augusta, SC 29841-5352
6709123 Adam Wholesalers, 970 NY 11, Kirkwood, NY 13795
6709124 +Alliance One Receivables Management, Inc, 1684 Woodlands Drive, Suite 150, Maumee, OH 43537-4026
6709125 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Flr., Columbus, OH 43231-7689
6709126 +Apex Building Products, P.O.Box 1347, Kingston, PA 18704-0347
6709127 Asset Acceptance, LLC, P.O.Box 44426, Baltimore, MD 21236-6426
6709129 +Barry Fishman, DDS, 817 N. Easton Road, Doylestown, PA 18901-1024
6709131 +CB Scott Co., P.O.Box 5909, Scranton, PA 18505-5909
6709132 +Choice Millwork, 100 Morris Avenue, Boonton, NJ 07005-1314
6709133 +Closure Systems, 1327 D Adams Drive, Bensalem, PA 19020-3966
6709134 +Collectech Systems, P.O.Box 4157, Woodland Hills, CA 91365-4157
6709135 Commonwealth Telephone, Enterprises Company, P.O.Box 42935, Philadelphia, PA 19101-2935
6709136 +Culpepper Wood Products, P.O.Box 1148, Culpepper, VA 22701-6148
6709137 David J. Harris, Esquire, Suite 310, 15 Public Square, Wilkes-Barre, PA 18701-1703
6709138 Direct Merchants Bank, Cardmember Services, P.O.Box 21550, Tulsa, OK 74121-1550
6709139 DirectTV, Inc., Customer Service, P.O.Box 70014, Boise, ID 83707-0114
6709140 +Doylestown Floor Covering, 209 N. Main Street, Doylestown, PA 18901-3747
6709141 +Eastern Pennsylvania Supply Company, P.O.Box 1126, Wilkes-Barre, PA 18703-1126
6709142 Erie Insurance Exchange, C/O D&B Receivables Management Svcs, P.O.Box 280431,
East Hartford, CT 06128-0431
6709143 +Five Star Group, P.O.Box 1960, East Hanover, NJ 07936-1960
6709144 Geisinger Wyoming Valley, C/O Penn Credit Corporation, P.O.Box 988, Harrisburg, PA 17108-0988
6709145 +Great American Leasing, C/O Mattes & Mattes, 324 N. Washington Ave., Scranton, PA 18503-1502
6709146 +Hechinger's, C/O Home Quarters, P.O.Box 9909, Macon, GA 31297-9909
6709147 +Holland, Brady & Grabowski, 61 North Washington Street, Wilkes-Barre, PA 18701-3109
6709148 +Home Depot CRC, P.O.Box 9915, Dept. 24, Macon, GA 31297-9915
6709149 +Hourigan, Kuger & Quinn, 600 Third Ave., Kingston, PA 18704-5815
6709150 +Jack Williams Tire, P.O.Box 3655, Scranton, PA 18505-0655
6709151 +Lisa Welkey, Esquire, Penn Park Building, 48 S. Main Street, Pittston, PA 18640-1701
6709152 +Mid-State Lumber, Dept. #628, P.O.Box 11679, Newark, NJ 07101-4679
6709153 +Midwest Fastener, 9031 Shaver Road, Kalamazoo, MI 49024-6179
6709154 +Milazzo Industries, 1609 River Road, Pittston, PA 18640-1399
6709155 +NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2368
6709156 +Nextel Partners, Inc., C/O Allied International Credit Corp., 2101 West Peoria, Suite 120,
Phoenix, AZ 85029-4933
6709157 +Norandex, 1090 Highway 315, Wilkes-Barre, PA 18702-6948
6709158 +PA Moulding & Millwork, P.O.Box 8500-9625, Philadelphia, PA 19178-0001
6709161 +PG Energy, Division Of Southern Union Co., 1 PEI Center, Bldg B, Wilkes-Barre, PA 18711-0600
6709163 PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
6709159 Penn Credit Corporation, P.O.Box 988, Harrisburg, PA 17108-0988
6709160 +Pennsylvania American Water, P.O.Box 578, Alton, IL 62002-0578
6709162 +Power Port Products, 301 W. Interstate Road, Addison, IL 60101-4598
6709164 +Prime Source, 2901 Clairmont Road, Suite 500, Atlanta, GA 30329-1611
6709166 +Quikrete, 2987 Clairmont Road, Suite 500, Atlanta, GA 30329-4434
6709167 +Reeb Millwork, P.O.Box 5332, Bethlehem, PA 18015-0332
6709168 +Rex Lumber, P.O.Box 9651, Manchester, NH 03108-9651
6709169 +Roland & Roland, 900 13th Ave., Bethlehem, PA 18018-2205
6709170 +Rugby Building Products, P.O.Box 728, Greensburg, PA 15601-0728
6709171 +Smith Ford & Associates, 334 S. Franklin Street, Wilkes-Barre, PA 18702-3809
6709172 +Sonya Ormsby, 62 South Welles Street, Wilkes-Barre, PA 18702-5102
6709173 +Specialty Products, P.O.Box 7777, Philadelphia, PA 19175-0001
6709174 +Stanley Stevens Co., P.O.Box 2205, Bristol, PA 19007-8205
6709175 +Taunton Trade Co., P.O.Box 5563, Newtown, CT 06470-5563
6709176 +Team Supply, P.O.Box 2178, Hazelton, PA 18201-1056
6709177 +U.S. Gypsum, 125 S. Franklin Street, Chicago, IL 60606-4647
6709179 +Waste Management, 2421 West Peoria Av., Suite 210, Phoenix, AZ 85029-4770
6709180 +Weyerhaeuser, 51 Long Ave., Ephrata, PA 17522-9795
6709181 +Wilkes-Barre Wholesale, 19 Bennett Street, Wilkes-Barre, PA 18701-2702
6709182 +Wolf Distributing, P.O.Box 2205, Allentown, PA 17405-2205

The following entities were served by electronic transmission on Jun 04, 2005 and receipt of the transmission was confirmed on:

smg +EDI: IRS.COM Jun 04 2005 00:29:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0326
6709130 EDI: CAPITALONE.COM Jun 04 2005 00:30:00 Capital One, P.O.Box 85015,
Richmond, VA 23285-5015
6709165 EDI: PROVID.COM Jun 04 2005 00:30:00 Providian National Bank, P.O.Box 660509,
Dallas, TX 75266-0509

District/off: 0313-2
Case: 05-12460

User: Jeanette
Form ID: 180

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Total Served: 69

Date Rcvd: Jun 03, 2005

The following entities were served by electronic transmission (continued)
6709178 EDI: AFNIVERIZONE.COM Jun 04 2005 00:29:00 Verizon, P.O.Box 28010,
Lehigh Valley, PA 18002-8010

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

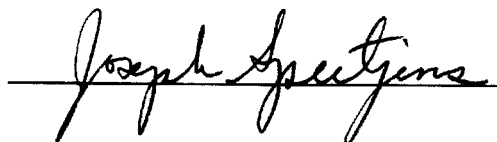
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.